

DECLARATION AND POWER OF ATTORNEY

As the below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am the original, first and joint inventor of the subject matter which is claimed and for which a patent is sought on the invention, design or discovery entitled:

**“ELECTRONIC TRANSACTIONS”**

the specification attached hereto.

I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above;

I acknowledge the duty to disclose to the Office all information known to me to be material to the patentability of this application as defined by Title 37, Code of Federal Regulations, § 1.56.

I hereby claim no foreign priority benefits under 35 U.S.C. § 119 of any foreign application(s) for patent or inventor's certificate on which priority is claimed.

**PRIOR FOREIGN/PCT APPLICATION(S) FILED WITHIN 12 MONTHS  
(6 MONTHS FOR DESIGN) PRIOR TO THIS APPLICATION AND  
ANY PRIORITY CLAIMS UNDER 35 U.S.C. §119(a)-(d)**

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or (f), or 365(b) of any foreign application(s) for patent, inventor's or plant breeder's rights certificate(s), or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent, inventor's or plant breeder's rights certificate(s), or any PCT international application having a filing date before that of the application on which priority is claimed.

COUNTRY (OR INDICATE IF PCT)	APPLICATION NO.	DATE OF FILING (Day, Month, Year)	PRIORITY CLAIMED UNDER 37 USC 119	
Great Britain	0105265.3	02/03/01	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
			<input type="checkbox"/> Yes	<input type="checkbox"/> No
			<input type="checkbox"/> Yes	<input type="checkbox"/> No

**CLAIM FOR BENEFIT OF PRIOR U.S. PROVISIONAL APPLICATION(S)**  
(34 U.S.C. §119(e))

I hereby claim the benefit under 35 U.S.C. 119(e) of any United States provisional application(s) listed below:

SERIAL NO.	DATE FILED	STATUS

**CLAIM FOR BENEFIT OF EARLIER US/PCT APPLICATIONS**  
**UNDER 35 U.S.C. § 120**

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application(s) in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose to the Office all information known to me to be material to patentability as defined in § 1.56 which became available between the filing date of any prior application(s) and the national or PCT international filing date of this application.

SERIAL NO.	DATE FILED	STATUS

I hereby appoint:

Brian T. Rivers, Registration No. 41,270  
Linda Beach, Registration No. 36,446  
Jubin Dana, Registration No. 41,400  
Wayne DeMello, Registration No. 48,601  
Reginald Finn, Registration No. 39,975  
Thomas Hayes, Registration No. 45,688  
Paul Juhasz, Registration No. 36,345  
Milan I. Patel, Registration No. 41,242  
Robert C. Rolnik, Registration No. 37,995  
Steven Shaw, Registration No. 39,368  
Thomas R. Weber, Registration No. 41,547

and,

Robert H. Kelly, Registration No. 33,922  
Stephen J. Wyse, Registration No. 40,880  
Tara K. Doyle, Registration No. 43,723

my attorneys with full power of substitution and revocation, to prosecute this application and to transact all business in the United States Patent and Trademark Office connected therewith, and to file and prosecute any international patent applications filed thereon before any international authorities under the Patent Cooperation Treaty.

Send correspondence to: Docket Clerk  
P.O. Box 802432  
Dallas, Texas 75380

Direct telephone calls to: Robert H. Kelly  
(214) 922-9221

Atty. Docket No.: NOKI14-00021

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under § 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Full name of first joint inventor: Petri Hyypä

Inventor's signature: \_\_\_\_\_

Date: \_\_\_\_\_

Residence (City, County, State): Oulu, FINLAND

Citizenship: FINLAND

Post Office Address: Paalikatun 14  
FIN-90520 Oulu  
FINLAND

Lauri Piikivi

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\_\_\_\_\_

Oulu, FINLAND

FINLAND

Rantakastellintie 14D2  
FIN-90230 Oulu  
FINLAND

Year	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100
1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	

Topi Saukkonen

Inventor's signature:

Date:

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Oulu, FINLAND

**Citizenship:**

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Post Office Address:

Tuirantie 13 B 61  
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FINLAND

Panu S. Markkanen

**Figure 6**

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Oulu, FINLAND

FINLAND

Kuovitie 1B3  
FIN-90540 Oulu  
FINLAND

Year	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100
1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	2100	

Piotr Cofta

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Helsinki, FINLAND

POLAND

Särkiniementie 15 C 60  
FIN-00210 Helsinki  
FINLAND

	Age	Sex	Height cm	Weight kg	BMI <sup>a</sup>	Waist cm	Hip cm	WHR <sup>b</sup>	SBP <sup>c</sup> mmHg	DBP <sup>d</sup> mmHg	Pulse <sup>e</sup> beats/min	HRV <sup>f</sup> ms	lnTP <sup>g</sup> sec	lnTP <sup>h</sup> sec	lnTP <sup>i</sup> sec	lnTP <sup>j</sup> sec	lnTP <sup>k</sup> sec	lnTP <sup>l</sup> sec	lnTP <sup>m</sup> sec	lnTP <sup>n</sup> sec	lnTP <sup>o</sup> sec	lnTP <sup>p</sup> sec	lnTP <sup>q</sup> sec	lnTP <sup>r</sup> sec	lnTP <sup>s</sup> sec	lnTP <sup>t</sup> sec	lnTP <sup>u</sup> sec	lnTP <sup>v</sup> sec	lnTP <sup>w</sup> sec	lnTP <sup>x</sup> sec	lnTP <sup>y</sup> sec	lnTP <sup>z</sup> sec	lnTP <sup>aa</sup> sec	lnTP <sup>ab</sup> sec	lnTP <sup>ac</sup> sec	lnTP <sup>ad</sup> sec	lnTP <sup>ae</sup> sec	lnTP <sup>af</sup> sec	lnTP <sup>ag</sup> sec	lnTP <sup>ah</sup> sec	lnTP <sup>ai</sup> sec	lnTP <sup>aj</sup> sec	lnTP <sup>ak</sup> sec	lnTP <sup>al</sup> sec	lnTP <sup>am</sup> sec	lnTP <sup>an</sup> sec	lnTP <sup>ao</sup> sec	lnTP <sup>ap</sup> sec	lnTP <sup>aq</sup> sec	lnTP <sup>ar</sup> sec	lnTP <sup>as</sup> sec	lnTP <sup>at</sup> sec	lnTP <sup>au</sup> sec	lnTP <sup>av</sup> sec	lnTP <sup>aw</sup> sec	lnTP <sup>ax</sup> sec	lnTP <sup>ay</sup> sec	lnTP <sup>az</sup> sec	lnTP <sup>ba</sup> sec	lnTP <sup>bb</sup> sec	lnTP <sup>bc</sup> sec	lnTP <sup>bd</sup> sec	lnTP <sup>be</sup> sec	lnTP <sup>bf</sup> sec	lnTP <sup>bg</sup> sec	lnTP <sup>bh</sup> sec	lnTP <sup>bi</sup> sec	lnTP <sup>bj</sup> sec	lnTP <sup>bk</sup> sec	lnTP <sup>bl</sup> sec	lnTP <sup>bm</sup> sec	lnTP <sup>bn</sup> sec	lnTP <sup>bo</sup> sec	lnTP <sup>bp</sup> sec	lnTP <sup>bq</sup> sec	lnTP <sup>br</sup> sec	lnTP <sup>bs</sup> sec	lnTP <sup>bt</sup> sec	lnTP <sup>bu</sup> sec	lnTP <sup>bv</sup> sec	lnTP <sup>bw</sup> sec	lnTP <sup>bx</sup> sec	lnTP <sup>by</sup> sec	lnTP <sup>bz</sup> sec	lnTP <sup>ca</sup> sec	lnTP <sup>cb</sup> sec	lnTP <sup>cc</sup> sec	lnTP <sup>cd</sup> sec	lnTP <sup>ce</sup> sec	lnTP <sup>cf</sup> sec	lnTP <sup>cg</sup> sec	lnTP <sup>ch</sup> sec	lnTP <sup>ci</sup> sec	lnTP <sup>cj</sup> sec	lnTP <sup>ck</sup> sec	lnTP <sup>cl</sup> sec	lnTP <sup>cm</sup> sec	lnTP <sup>cn</sup> sec	lnTP <sup>co</sup> sec	lnTP <sup>cp</sup> sec	lnTP <sup>cq</sup> sec	lnTP <sup>cr</sup> sec	lnTP <sup>cs</sup> sec	lnTP <sup>ct</sup> sec	lnTP <sup>cu</sup> sec	lnTP <sup>cv</sup> sec	lnTP <sup>cw</sup> sec	lnTP <sup>cx</sup> sec	lnTP <sup>cy</sup> sec	lnTP <sup>cz</sup> sec	lnTP <sup>da</sup> sec	lnTP <sup>db</sup> sec	lnTP <sup>dc</sup> sec	lnTP <sup>dd</sup> sec	lnTP <sup>de</sup> sec	lnTP <sup>df</sup> sec	lnTP <sup>dg</sup> sec	lnTP <sup>dh</sup> sec	lnTP <sup>di</sup> sec	lnTP <sup>dj</sup> sec	lnTP <sup>dk</sup> sec	lnTP <sup>dl</sup> sec	lnTP <sup>dm</sup> sec	lnTP <sup>dn</sup> sec	lnTP <sup>do</sup> sec	lnTP <sup>dp</sup> sec	lnTP <sup>dq</sup> sec	lnTP <sup>dr</sup> sec	lnTP <sup>ds</sup> sec	lnTP <sup>dt</sup> sec	lnTP <sup>du</sup> sec	lnTP <sup>dv</sup> sec	lnTP <sup>dw</sup> sec	lnTP <sup>dx</sup> sec	lnTP <sup>dy</sup> sec	lnTP <sup>dz</sup> sec	lnTP <sup>ea</sup> sec	lnTP <sup>eb</sup> sec	lnTP <sup>ec</sup> sec	lnTP <sup>ed</sup> sec	lnTP <sup>ee</sup> sec	lnTP <sup>ef</sup> sec	lnTP <sup>eg</sup> sec	lnTP <sup>eh</sup> sec	lnTP <sup>ei</sup> sec	lnTP <sup>ej</sup> sec	lnTP <sup>ek</sup> sec	lnTP <sup>el</sup> sec	lnTP <sup>em</sup> sec	lnTP <sup>en</sup> sec	lnTP <sup>eo</sup> sec	lnTP <sup>ep</sup> sec	lnTP <sup>eq</sup> sec	lnTP <sup>er</sup> sec	lnTP <sup>es</sup> sec	lnTP <sup>et</sup> sec	lnTP <sup>eu</sup> sec	lnTP <sup>ev</sup> sec	lnTP <sup>ew</sup> sec	lnTP <sup>ex</sup> sec	lnTP <sup>ey</sup> sec	lnTP <sup>ez</sup> sec	lnTP <sup>fa</sup> sec	lnTP <sup>fb</sup> sec	lnTP <sup>fc</sup> sec	lnTP <sup>fd</sup> sec	lnTP <sup>fe</sup> sec	lnTP <sup>ff</sup> sec	lnTP <sup>fg</sup> sec	lnTP <sup>fh</sup> sec	lnTP <sup>fi</sup> sec	lnTP <sup>fj</sup> sec	lnTP <sup>fk</sup> sec	lnTP <sup>fl</sup> sec	lnTP <sup>fm</sup> sec	lnTP <sup>fn</sup> sec	lnTP <sup>fo</sup> sec	lnTP <sup>fp</sup> sec	lnTP <sup>fq</sup> sec	lnTP <sup>fr</sup> sec	lnTP <sup>fs</sup> sec	lnTP <sup>ft</sup> sec	lnTP <sup>fu</sup> sec	lnTP <sup>fv</sup> sec	lnTP <sup>fw</sup> sec	lnTP <sup>fx</sup> sec	lnTP <sup>fy</sup> sec	lnTP <sup>fz</sup> sec	lnTP <sup>ga</sup> sec	lnTP <sup>gb</sup> sec	lnTP <sup>gc</sup> sec	lnTP <sup>gd</sup> sec	lnTP <sup>ge</sup> sec	lnTP <sup>gf</sup> sec	lnTP <sup>gg</sup> sec	lnTP <sup>gh</sup> sec	lnTP <sup>gi</sup> sec	lnTP <sup>gj</sup> sec	lnTP <sup>gk</sup> sec	lnTP <sup>gl</sup> sec	lnTP <sup>gm</sup> sec	lnTP <sup>gn</sup> sec	lnTP <sup>go</sup> sec	lnTP <sup>gp</sup> sec	lnTP <sup>gq</sup> sec	lnTP <sup>gr</sup> sec	lnTP <sup>gs</sup> sec	lnTP <sup>gt</sup> sec	lnTP <sup>gu</sup> sec	lnTP <sup>gv</sup> sec	lnTP <sup>gw</sup> sec	lnTP <sup>gx</sup> sec	lnTP <sup>gy</sup> sec	lnTP <sup>gz</sup> sec	lnTP <sup>ha</sup> sec	lnTP <sup>hb</sup> sec	lnTP <sup>hc</sup> sec	lnTP <sup>hd</sup> sec	lnTP <sup>he</sup> sec	lnTP <sup>hf</sup> sec	lnTP <sup>hg</sup> sec	lnTP <sup>hh</sup> sec	lnTP <sup>hi</sup> sec	lnTP <sup>hj</sup> sec	lnTP <sup>hk</sup> sec	lnTP <sup>hl</sup> sec	lnTP <sup>hm</sup> sec	lnTP <sup>hn</sup> sec	lnTP <sup>ho</sup> sec	lnTP <sup>hp</sup> sec	lnTP <sup>hq</sup> sec	lnTP <sup>hr</sup> sec	lnTP <sup>hs</sup> sec	lnTP <sup>ht</sup> sec	lnTP <sup>hu</sup> sec	lnTP <sup>hv</sup> sec	lnTP <sup>hw</sup> sec	lnTP <sup>hx</sup> sec	lnTP <sup>hy</sup> sec	lnTP <sup>hz</sup> sec	lnTP <sup>ia</sup> sec	lnTP <sup>ib</sup> sec	lnTP <sup>ic</sup> sec	lnTP <sup>id</sup> sec	lnTP <sup>ie</sup>
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